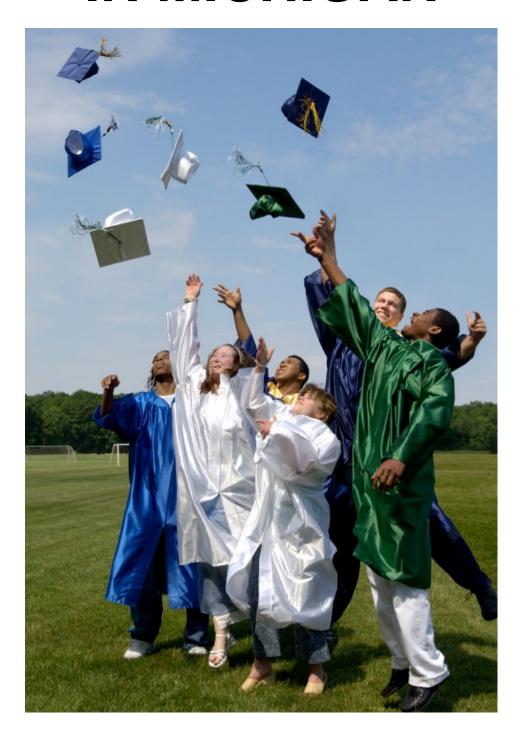
PAYING FOR COLLEGE IN MICHIGAN



An educational resource guide for students and those who want to see them succeed.

Everyone . . .



... can go to college.

Student Financial Services Bureau Michigan Department of Treasury P.O. Box 30047 Lansing, MI 48909-7547

Web site: www.michigan.gov/studentaid

Email: sfs@michigan.gov 1-800-642-5626, Extension 37054



JENNIFER M. GRANHOLM GOVERNOR ROBERT J. KLEINE STATE TREASURER

September 2006

Dear Student:

Congratulations on beginning the final stages of your high school career. This is a very important and exciting time in your life with many decisions to make about your future. It is my hope you will pursue further education after you graduate from high school. Whether it is technical training or an associate or bachelor's degree, education beyond high school is critical to financial success in the 21st century.

I believe the promise of higher education must become a reality for every young person in Michigan if the state is to succeed in a global economy. Making education beyond high school more affordable and more accessible for every student is essential to building a strong economy and creating more jobs in Michigan.

To ensure every citizen in Michigan has access to important information about attending college, I am pleased to recommend, *Paying for College in Michigan*, as an excellent resource for college planning and student financial aid. Produced by the Michigan Department of Treasury, Student Financial Services Bureau, *Paying for College in Michigan* provides specific information about financial aid programs, practices, and procedures for students and parents to follow in the pursuit of paying for a postsecondary education.

The State of Michigan provides millions of dollars annually in merit-based and need-based financial aid to help Michigan students reach their educational goals. In addition, Michigan offers two loan programs to assist students with paying for college. For more information on these and other Michigan programs, please refer to the *Paying for College in Michigan* publication or visit our website at www.michigan.gov/studentaid.

I wish you every success in your pursuit of your dreams and I know that your high school years are just a prelude to great things to come.

Sincerely.

Jennifer M. Granholm

Governor

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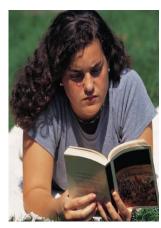




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PAYING FOR COLLEGE IN MICHIGAN

A higher education is a lifetime investment. It will enhance a person's life economically, socially, and professionally. A college education will help an individual achieve career and monetary goals far greater than those without one. A recent study reported that a college graduate would earn \$1 million more in a lifetime than someone with a high school diploma.

Not all students are able to pay for a college education without financial assistance. Financial aid programs were created to help students and parents realize that a college education is attainable and achievable. Further, providing financial aid to students helps to:

- Promote accessibility
- Influence choice of institution and degree program
- Provide incentives to continue education
- Retain good students
- Reward academic achievements
- Promote degree completion
- Produce educated workers



COLLEGE SAVINGS PLANS

The earlier financial planning takes place the better. In some cases, families and students have the financial resources to pay postsecondary education expenses through the use of current income and assets. Families can plan ahead by prepaying tuition or saving and investing over time. Even if it is not possible to accumulate all the funds needed to cover total college expenses, those with some degree of financial resources available are in a better position to handle these costs. The following two programs assist Michigan families in this effort:

Michigan Education Trust (MET)

MET, Michigan's guaranteed tuition program, allows parents, grandparents, or others to pre-purchase undergraduate tuition and mandatory fees. The contract price is based on current tuition costs and the age or grade of the child.



Types of Contracts

There are three types of MET contracts that may be purchased: Full Benefits Plan, Limited Benefits Plan, and the Community College Plan. There are also options available to purchase the contract over a four-, seven-, ten-, or fifteen-year period. MET contracts will provide in-state or in-district tuition and mandatory fees at any Michigan public college or university. MET contracts are also portable to in-state private colleges or out-of-state colleges.

Tax Incentives

The total price of any MET contract can be deducted on the Michigan income tax form, and prepaid tuition earnings are tax-exempt. Benefits are used for qualified higher education expenses.

Eligibility

The child for whom the MET contract is purchased must be a Michigan resident at the time of purchase. Students must meet the admission requirements of the college or university they wish to attend.

For additional information about MET, call 1-800-MET-4-KID (1-800-638-4543) or access the Web site at www.setwithmet.com.

Michigan Education Savings Program (MESP)

MESP is a savings investment program designed to assist families with preparing for higher education expenses. A child's parents or others can open an account for the child/beneficiary. The MESP account can then grow through regular contributions by the parents or others and through investment growth. Once the student is ready to enroll in a postsecondary education institution, the funds from their MESP



account can be used for any qualified higher education expenses at any institution in the country. An account can be opened for as little as \$25 (\$15 with payroll deduction), with maximum total contributions allowable of \$235,000 (including any amount paid into MET).

Investment Options

MESP offers families seven investment options: Conservative Age-Based Allocation Option, Moderate Age-Based Allocation Option, Aggressive Age-Based Allocation Option, 100% Fixed-Income Option, 100% Equity Option, Balanced Option, and Principal Plus Interest Option. Investment options vary in their investment strategy and degree of risk.

Tax Incentives

The amount contributed each year to an MESP account can be deducted from Michigan taxable income up to \$5,000 per individual tax filer or \$10,000 for joint tax filers. In addition, account earnings are tax-exempt if the account is used for qualified higher education expenses.

Eligibility

Any individual can open an account for any beneficiary. Students must meet the admission requirements of the college or university they wish to attend.

For additional information about MESP, call 1-877-861-MESP (1-877-861-6377) or access the Web site at www.misaves.com.







PRINCIPLES OF FINANCIAL AID

Sources of Financial Aid

The main sources of student financial aid are the federal government, state government, institutions (colleges and universities), and private sources such as associations, foundations, employers, unions, etc.

Types of Financial Aid

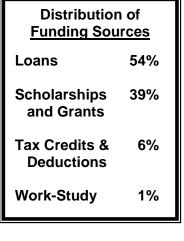
The primary sources of aid are grouped into six categories:

- College Savings Programs: Prepaid tuition plans or saving and investing over time.
- Scholarships: Awards based on need or merit; do not have to be repaid.
- Grants: Awards based on need; do not have to be repaid.
- Loans: Must be repaid with interest upon leaving school.
- Work-Study: Students work while attending school.
- Tax Credit and Deductions: Offset higher education costs by reducing the amount of income taxes paid.

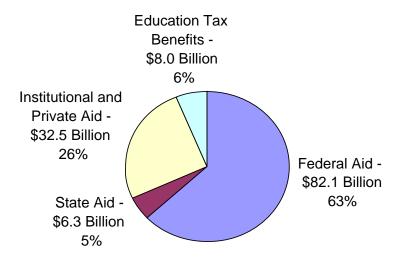
Financial Aid Funding Options

Student financial aid consists of any source of funds available to students and their families for paying for the cost of college or any postsecondary education. Included in the types of aid are merit-based, need-based, and non-need-based aid.

- Merit-based aid is designed to assist students who excel in areas such as academics, sports, leadership, music, art, dance, etc. The merit-based aid is used to recruit and recognize students for their special talent or merit.
- Need-based aid is determined by completing the Free Application for Federal Student Aid (FAFSA). Students may be able to demonstrate that they and their families cannot pay for all of the postsecondary education costs on their own. Students who demonstrate financial need based on the results of the FAFSA may be eligible to receive an award based on their need for aid.
- Non-need-based aid is available to those students who cannot demonstrate financial need or who have additional college expenses that exceed need-based or merit-based aid.







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Federal Aid Programs

- Pell Grant
- Supplemental Educational Opportunity Grant
- Work-Study
- Perkins Loan
- Subsidized and Unsubsidized Stafford Loan
- PLUS Loan

Education Tax Benefits

- Hope Tax Credit
- Lifetime Learning Tax Credit

Institutional and Private Aid

Institutional:

- Trustee Scholarships
- Foundation Endowment Scholarships

Private:

- Professional Associations
- Foundations
- Corporations
- Community Organizations
 - Civic
 - Religious
 - Social
 - Alumni
- Commercial Lending Institutions
- Place of Employment
- Research Institutes

Note: The primary sources of aid are estimated and based on data from the College Board for Academic Year 2004-05.

State Aid

- Michigan Merit Award
- Michigan Competitive Scholarship
- Michigan Tuition Grant
- Michigan Educational Opportunity Grant
- Michigan Adult Part-Time Grant
- Michigan Work-Study
- Michigan Nursing Scholarship
- Tuition Incentive Program
- MI-LOAN®

Determining Financial Need

Knowing the key principles of student financial aid will help students and families understand how financial need is calculated. The federal government determines student financial need by adhering to the following guidelines:

- Paying for the student's educational costs is the primary responsibility of the student and parent(s).
- Aid is distributed based on ability to pay not willingness to pay.

- Families are reviewed and assessed according to their financial condition at the time of filing the Free Application for Federal Student Aid (FAFSA).
- Families are evaluated in an equitable and consistent manner, recognizing that special circumstances may affect the family's ability to pay.

These principles are the foundation for determining a student's financial need. In order to evaluate families in an equitable and consistent manner, the federal government requires institutions to use the same formula to calculate a student's demonstrated need: Cost of attendance minus Expected Family Contribution (EFC).

The cost of attendance is based on the average educational and living expenses for a student attending a specific college or university. It does not represent an

Calculating Need

Cost of Attendance

Expected Family Contribution (EFC)

= Financial Need

individual student's actual costs to attend a postsecondary institution. The cost of attendance varies at each institution; therefore, students should check with the college or university they are considering to determine their actual cost of attendance. The cost of attendance includes:

- Tuition and fees
- Books, supplies, and equipment
- Room and board
- Transportation
- Miscellaneous personal expenses
- Loan fees
- Study abroad costs
- Expenses associated with a disability
- Dependent and elder care expenses
- Cooperative education program costs



The Expected Family Contribution (EFC) is based on a student's contribution from income and assets plus the parent's contribution from income and assets. To determine the EFC, families must complete the FAFSA.

Financial aid calculators are available to help students and parents estimate their EFC and determine how much college will cost. Examples of financial aid calculators may be found at www.finaid.org/calculators.

APPLYING FOR FINANCIAL AID

Free Application for Federal Student Aid (FAFSA)

To be considered for student financial aid, all students and parents must complete the FAFSA. The FAFSA is the only approved application students and parents should use to apply for federal, state, and

institutional financial aid. Additionally, some private sources of aid

may require the completion of the FAFSA.

There are two ways to file the FAFSA: (1) electronically at www.fafsa.ed.gov and (2) by paper. Currently, more than 80 percent of all FAFSAs are filed electronically using FAFSA on the Web, with 12 percent being filed using the paper form, and the remaining eight percent using other electronic media. The advantages of filing electronically are:

- Edit checks performed prior to submitting the application in order to reduce errors.
- "Skip logic" allows students and parents to skip sections of the FASFA that are not required.
- Reduction in processing time reduces processing time from up to six weeks for the paper FAFSA to approximately two weeks for the online version.

To assist students and parents in completing the FAFSA electronically, the U.S. Department of Education developed a FAFSA on the Web Worksheet. This worksheet gives students and parents the opportunity to gather all the information necessary to complete the FAFSA online. Once all the information is gathered and the worksheet is complete, students and parents may simply answer the questions online with a minimal amount of time spent on the computer.

Though filing the FAFSA electronically has its advantages, some students and parents still prefer to file the paper FAFSA. If this option is chosen, it is important to remember to answer all of the questions and to thoroughly check all answers prior to mailing the form. Students and parents may obtain a FAFSA on the Web Worksheet or the paper FAFSA at postsecondary institutions, local libraries, community agencies, or by contacting the Federal Processing Center at 1-800-4-FED-AID (1-800-433-3243).

Questions about filing the FAFSA can be answered by contacting the student's high school counselor, the financial aid officer at the institution to be attended, accessing the Web at www.fafsa.ed.gov and checking out the Frequently Asked Questions section, or by calling 1-800-4-FED-AID (1-800-433-3243).

IMPORTANT: Students and parents must complete the FAFSA every year. The FAFSA cannot be completed until January 1 and should be filed prior to March 1 to receive priority consideration for Michigan state-awarded aid. Filing the FAFSA after March 1 greatly decreases a student's

FAFSA: File Every Year

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chances of being awarded state financial aid funds. Even if the March 1 priority date has passed, students and parents must still complete the FAFSA to apply for federal aid and any available state aid.

Personal Identification Number (PIN)

Prior to completing the electronic FAFSA, the student and at least one parent must obtain a PIN access code at www.PIN.ed.gov. The PIN is an electronic access code that will allow students to:

- Complete, sign, and submit the FAFSA.
- Make corrections to the FAFSA.
- Electronically sign promissory notes.

 Access federal student aid records online, including student loan history information on the National Student Loan Data System (NSLDS).

Once the student and at least one parent obtain their PIN access codes, the FAFSA can be completed online at www.fafsa.ed.gov.

Supplemental Applications

Some postsecondary institutions may also require students and parents to complete a supplemental form called the PROFILE®. The PROFILE is used to determine eligibility for institutional aid. A fee is charged for processing this form. Students should check with the colleges they are considering attending to learn if the PROFILE or any other additional applications are required.



Both parents and students should

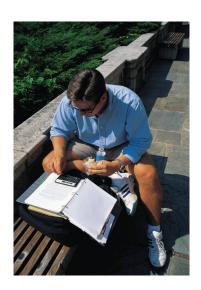
get a PIN.

Independent Student Status

Many students feel that they are independent because they are no longer living with their parents or guardians. However, for the purposes of student financial aid eligibility, federal regulations state a student must meet one of the following criteria to be considered independent:

- Is 24 years of age or older by December 31 of the award year.
- Is a graduate or professional student.
- Is married.
- Has legal dependent(s) other than a spouse; this dependant must receive more than half of its support from the student.
- Is an orphan or ward of the court, or was a ward of the court until age 18.
- Is a veteran of the U.S. Armed Forces.

There could be situations in which a student does not meet the above definition but may be determined independent due to extenuating circumstances. If the student believes extenuating circumstances exist, the student should contact the college or university's financial aid office where the student plans to attend. The federal government does not get involved in these determinations.



Dependent Student Status

A student who does not meet the eligibility requirements for an independent student is considered a dependent student.

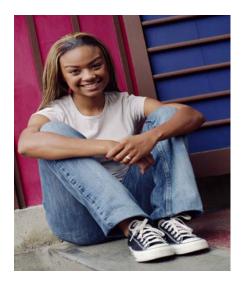
Home Schooled Students

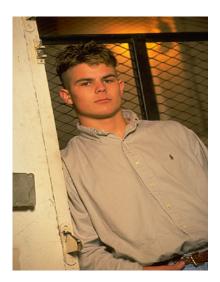
The U.S. Department of Education Federal Student Aid regulations state that a home schooled student is eligible to be awarded student financial aid. An underage home schooled student is defined to be beyond the age of compulsory school attendance in the state in which the institution is located as long as the state does not consider this student truant upon completion of a home schooled program of study or that the student is no longer required to attend school or continue to be home schooled. These students may be eligible to receive federal student aid program funds without having to meet ability-to-benefit requirements provided the students are no longer enrolled in high school.

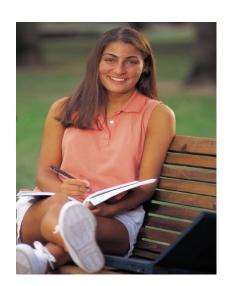
The Higher Education Act (HEA) of 1965, as amended, states that "a student who does not have a high school diploma or GED is eligible to receive Title IV, HEA program assistance if the student completes a secondary school education in a home school setting that is treated as a home school or private school under State law." No age limitation has been imposed.



A postsecondary education institution may accept a home schooled student's self-certification (endorsed by the parent or home school teacher) that they completed secondary school in a home school setting, just as it may accept a high school graduate's self-certification of their receipt of a high school diploma. No proof is required to be submitted in order for a student to receive financial aid.







Steps to Apply for Financial Aid

- To learn more about applying for financial aid, attend a high school financial aid night or College Goal Sunday. Check with a high school counselor to obtain dates and locations.
- Complete the Free Application for Federal Student Aid (FAFSA).
- If filing online, the student and at least one parent must request a PIN from the federal government prior to submitting the FAFSA online.
 The same PIN is used each year the student and/or parent files for financial aid.

Obtain a PIN: www.pin.ed.gov

- Read the application instructions carefully before beginning to complete the form.
- Observe and meet all deadlines in filing applications for federal, state, private, and institutional aid programs.
- Find out whether any supplemental application in addition to the FAFSA (such as the PROFILE) must be filed.
- If unusual circumstances exist, contact the postsecondary institution's financial aid office to discuss the circumstances in detail.
- Comply with all written requests for information.
- Maintain a file of all applications and/or forms submitted.
- Keep copies of all tax forms and schedules.
- Keep a copy of the FAFSA.
- Record the dates for filing each application.
- Respond promptly to award offers from institutions.

Filing dates for state of Michigan aid:

January 1 through March 1

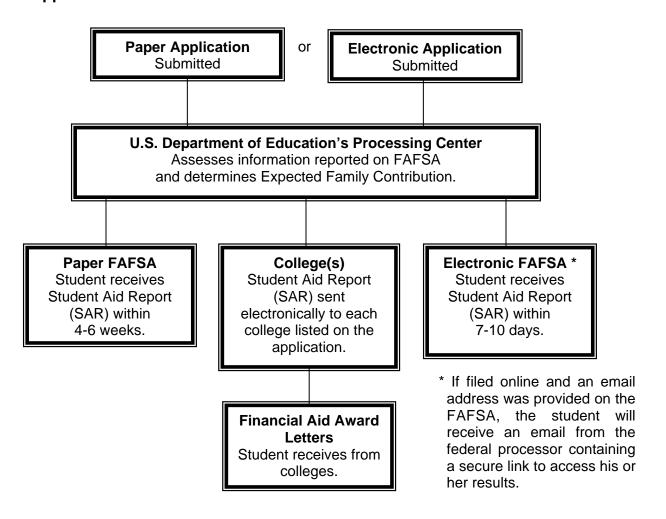
Processing Delays

Errors made on the FAFSA may cause delays in the financial aid awarding process and could result in the loss of aid. To reduce the number of errors, avoid the following:

- Submitting incomplete or inaccurate information.
- Not submitting applications by the published deadlines.
- Not recording name and Social Security number as they appear on the Social Security card.
- Inaccurate Social Security number.
- Inaccurate date of birth.
- Not reporting other untaxed income.

Show name on FAFSA the same as on Social Security card.

FAFSA Application Process



If corrections are needed, they can be made and submitted online. If filed on paper, corrections will need to be made on the actual SAR and mailed back to the federal processor.

The SAR may be selected for verification. Verification requires submission of all income documents and verification worksheet to all colleges listed on the SAR. Financial aid cannot be processed until all required verification documents have been submitted to the institution's financial aid office.

An award letter may consist of a combination of scholarships, grants, work-study, and loans. Not all aid that is offered needs to be accepted. For example, if a student does not want to work during their first year in college, they can choose not to accept work-study funds. If all of the offered aid is not accepted or additional aid is needed to meet college costs, the student and family need to determine options for filling the gap between the financial aid accepted and the amount still needed. Possible options include:

- Additional loans: parent loans or private loans.
- Payment plans, personal savings, or second mortgages.

MICHIGAN FINANCIAL AID PROGRAMS

The Michigan Legislature established the first student financial aid programs for Michigan residents in 1966 with the purpose of providing financial assistance to Michigan residents who were pursuing postsecondary education degrees. Today that same dedication continues. The state of Michigan is committed to ensuring that every Michigan resident who desires to go to college has that opportunity regardless of their economic status. Michigan supports a number of financial aid resources and programs to assist students in their pursuit of a postsecondary education. Funding and program requirements for all programs are subject to legislative changes. Refer to the Web site at www.michigan.gov/studentaid for the most up-to-date information.



Michigan Merit Award (MMA)

This scholarship is merit-based and awarded to students who perform well on the Michigan Educational Assessment Program (MEAP) tests. Students who meet or exceed state standards on the reading, writing, mathematics, and science components of the MEAP high school tests in addition to meeting the other requirements established by the Michigan Merit Award Board will be eligible for the award. The award is to be used for educational expenses at approved postsecondary institutions.



Eligibility Criteria

To be eligible for the Merit Award, a student must:

- Be a Michigan resident or graduate of a Michigan high school.
- Take the MEAP high school tests in mathematics, reading, science, and writing, and:
 - Score at Level 1 or Level 2 on all four tests.
 - Score at Level 1 or Level 2 on at least two MEAP high school tests and meet one of the following criteria:
 - Alternate A: Score in the 75th percentile or above on the ACT[®] or SAT[®].
 - <u>Alternate B</u>: Achieve a qualifying score on the ACT WorkKeys[®] job skills assessment tests as determined by the Michigan Merit Award Board.

NOTE: Under both alternates, the student must take all four of the specified MEAP subject tests and achieve Level 1 or Level 2 on at least two.

- Enroll at an approved postsecondary educational institution defined as:
 - Degree-granting public or private college or university
 - Community college
 - Service academy

- Educational institution approved by the Merit Award Board
- Program of an educational institution approved by the Merit Award Board
- Possess a high school diploma or GED certificate.
- Have never been convicted of a felony involving an assault, physical injury, or death.
- Complete the certification process by November 15 of the academic year in which the award is to be used.
- Use award monies for eligible postsecondary costs.

Application Procedure

No application is required. All students who take the MEAP high school tests and meet the eligibility criteria are automatically considered for an award.

Award Amount

The maximum high school award amount is \$2,500. For the class of 2005 and beyond, the maximum middle school award amount is \$500.

For additional information about the Michigan Merit Award, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/meritaward.

Michigan Competitive Scholarship (MCS)

This scholarship is based on both financial need and merit. Competitive Scholarship funds may be used at Michigan public and independent, nonprofit degree-granting postsecondary institutions. Awards are restricted to the cost of tuition and fees.

A student must take the ACT prior to entering college and achieve a qualifying test score. The ACT must be taken by December of the senior year of high school for priority consideration.

The qualifying ACT score for the Michigan Competitive Scholarship program is a cumulative score. This is the total of the four individual ACT scores, not the composite (average) score reported by ACT. The qualifying score is set each year by the Michigan Higher Education Assistance Authority. Currently the qualifying summary score for high school graduates is 90 or above. Students may retest to obtain an eligible or higher score.



Students should contact their high school counseling office for information on ACT national test dates and how to sign up for the test. They may also contact ACT directly at www.actstudent.org for national test dates, sites, and test preparation information.

To be eligible for the Competitive Scholarship, a student must:

- Demonstrate financial need.
- Achieve a qualifying score on the ACT.
- Achieve a high school diploma, GED certificate, or meet the institution's Ability-to-Benefit standards.
- Qualify as a Michigan resident as of July 1 of the previous year.
- Be a U.S. citizen, permanent resident, or approved refugee.
- Enroll at least half-time at an eligible Michigan college or university.
- Maintain a minimum 2.00 grade point average (GPA).
- Meet the institution's Satisfactory Academic Progress (SAP) policy.
- Not have a bachelor's degree.
- Not attend an institution whose primary purpose is to prepare students for ordination or appointment as a member of the clergy of a church, denomination, or religious association, order, or sect.
- Not be in default on an educational loan.
- Not be incarcerated.

Application Procedure

Students must file the Free Application for Federal Student Aid (FAFSA) after January 1. Priority in determining awards is given to students who apply by March 1. The student must complete the FAFSA every year to be reconsidered for an award.

Award Amount

The maximum award amount is determined each year and approved by the Michigan Higher Education Assistance Authority. Currently the maximum award amount is \$1,300 per academic year. Awards are issued to eligible applicants based on demonstrated financial need. The award amount received by the student is the lesser of:

- Maximum award amount
- Tuition and required fees
- Financial need

For additional information about the Michigan Competitive Scholarship program, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.



Michigan Tuition Grant (MTG)

This award is based on financial need for use at independent, nonprofit degree-granting colleges and universities in Michigan. This grant is available to both undergraduate and graduate students. Awards are restricted to the cost of tuition and fees.

Eligibility Criteria

To be eligible for the Tuition Grant, a student must:

- Demonstrate financial need.
- Achieve a high school diploma, a GED certificate, or meet the institution's Ability-to-Benefit standards.
- Qualify as a Michigan resident as of July 1 of the previous year.
- Be a U.S. citizen, permanent resident, or approved refugee.
- Attend an approved independent, nonprofit degree-granting Michigan postsecondary institution.
- Enroll at least half-time as an undergraduate or graduate student.
- Meet the institution's Satisfactory Academic Progress (SAP) policy.
- Not be pursuing a degree in theology, divinity, or religious education.
- Not be in default on an educational loan.
- Not be incarcerated.

Application Procedure

Students must file the FAFSA after January 1. Tuition Grant awards shall be made to all eligible Michigan residents who apply before July 1 and who are qualified.

Award Amount

The maximum award amount is determined each year and approved by the Michigan Higher Education Assistance Authority. Currently the maximum award is \$2,100 per academic year. Awards are issued to eligible applicants based on demonstrated financial need. The award amount received by the student is the lesser of:

- Maximum award amount
- Tuition and required fees
- Financial need

For announcements or updates on Michigan financial aid programs:

www.michigan.gov/studentaid

For additional information about the Michigan Tuition Grant, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.



Michigan Educational Opportunity Grant (MEOG)

This is a need-based grant for undergraduate students who enroll on at least a half-time basis at a Michigan public community college or university.

Eligibility Criteria

To be eligible for the Educational Opportunity Grant, a student must:

- Demonstrate financial need.
- Be a Michigan resident.
- Be a U.S. citizen or permanent resident.
- Enroll at least half-time in an eligible undergraduate program.
- Meet the institution's Satisfactory Academic Progress (SAP) policy.
- Not be in default on an educational loan.
- Not be incarcerated.

Application Procedure

Students apply for the MEOG by filing the FAFSA. The college is responsible for awarding the funds to eligible students. Qualifying students will receive an award letter.

Award Amount

The maximum award amount is \$1,000 per academic year.

For additional information about the Michigan Educational Opportunity Grant, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.

Adult Part-Time Grant (APTG)

This grant provides need-based financial assistance for independent, undergraduate students who have been out of high school (other than GED or adult education) for at least two years. Qualifying students must enroll at a participating public or independent degree-granting Michigan college or university on a part-time basis.





To be eligible for the Adult Part-Time Grant, a student must:

- Demonstrate financial need.
- Be a Michigan resident.
- Be a U.S. citizen or permanent resident.
- Be considered independent based on federal guidelines.
- Enroll part-time (three to eleven credit hours) in an eligible undergraduate program.
- Meet the institution's Satisfactory Academic Progress (SAP) policy.





Application Procedure

Students apply for the APTG by filing the FAFSA. The college is responsible for awarding the funds to eligible students. Qualifying students will receive an award letter.

Award Amount

The maximum award amount is \$600 per academic year.

For additional information about the Michigan Adult Part-Time Grant, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.

Michigan Work-Study (MWS)

This award offers work opportunities for undergraduate or graduate students who enroll in participating degree-granting Michigan colleges and universities. Employment is usually on campus but many colleges have agreements with off-campus employers. Award amounts vary based on need, wage, and hours worked. The rate of pay will be at least the current federal minimum wage.

In addition to earning money for school, a work-study position enables a student to gain valuable work experience and develop human relations skills, as well as leadership abilities.





To be eligible for Work-Study, the student must:

- Demonstrate financial need.
- Be a Michigan resident.
- Be a U.S. citizen or permanent resident.
- Enroll at least half-time in an eligible program.
- Meet the institution's Satisfactory Academic Progress (SAP) policy.
- Not be in default on an educational loan.
- Not be incarcerated.

Application Procedure

Students apply for MWS by filing the FAFSA. The college is responsible for awarding the funds to eligible students. Qualifying students will receive an award letter.

Award Amount

The award amount varies based upon need, hours worked, and wages paid.

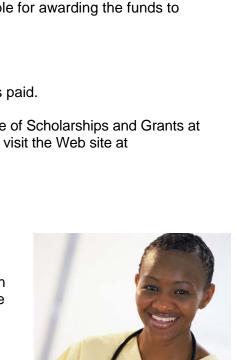
For additional information about Michigan Work-Study, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.

Michigan Nursing Scholarship (MNS)

This is a non-need-based award available to Michigan residents enrolled at least half-time at an eligible institution in a program leading to a Licensed Practical Nurse (LPN) certification, Associate's Degree in Nursing (ADN), or Bachelor of Science in Nursing (BSN). Students are selected for scholarship awards by their college or university financial aid office. Selections are competitive, and institutions may add additional eligibility criteria.

Students receiving a scholarship award must agree to work as a direct care nurse in Michigan one year for each year of assistance.

Important: Not fulfilling the work commitment will result in the scholarship becoming a loan that must be repaid.



To be eligible for the Nursing Scholarship, the student must:

- Be a Michigan resident for one year prior to nursing program enrollment.
- Be a U.S. citizen or permanent resident.
- Enroll at least half-time in a nursing program at an approved public or independent, nonprofit degree-granting Michigan postsecondary institution.
- Agree to gain nursing licensure and eligible direct care nursing employment in Michigan within one year of completing an academic program.



- Agree to repay the scholarship if the work requirement or other program provisions are not met.
- Meet the institution's Satisfactory Academic Progress (SAP) policy.
- Have never been convicted of a violent felony.

Application Procedure

There is no application form for students to submit for the MNS program. Colleges will award the scholarships and may require submission of a form or some other process for scholarship consideration. Students are advised to contact their institution's financial aid office for information about how to be considered for an award.

Award Amount

Scholarship awards are \$4,000 per academic year for full-time students, \$3,000 for three-quarter-time students, or \$2,000 for half-time students. Students can receive scholarship assistance for up to four academic years.

For additional information about the Michigan Nursing Scholarship, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.

Children of Veterans Tuition Grant (CVTG)

This grant is designed to provide undergraduate tuition assistance to certain children older than 16 and less than 26 years of age who are the natural or adopted child of a Michigan veteran. The veteran must have been a legal resident of this state immediately before entering military service and must not later have resided outside of Michigan for more than two years, or the veteran must have established legal residency in Michigan after entering military service.



To be eligible for the Children of Veterans Tuition Grant, the **veteran** must:

- Have been killed in action or died from another cause while serving in a war or war condition in which the U.S. was or is participating.
- Have died or become totally and permanently disabled as a result of a service-connected illness or injury as determined by the U.S. Department of Veterans Affairs.
- Have been totally and permanently disabled as a result of a service-connected illness or injury prior to death and now has died.
- Be listed as MIA (missing in action) in a foreign country as determined by the U.S. government.



- Enroll at least half-time at a Michigan community college, public university, or independent degree-granting college or university.
- Be a Michigan resident for one year prior to program application.
- Be a U.S. citizen or permanent resident.
- Maintain a minimum cumulative grade point average (GPA) of 2.25 for renewal.
- Have never been convicted of a felony involving an assault, physical injury, or death.

Application Procedure

Application forms may be downloaded from the Office of Scholarships and Grants' Web site at www.michigan.gov/studentaid, or a student may request an application be mailed by calling 1-888-4-GRANTS (1-888-447-2687).

Award Amount

CVTG awards are \$2,800 per academic year for full-time students, \$2,100 for three-quarter-time students, \$1,400 for half-time students, or an amount equal to all of the student's eligible tuition in that academic year, whichever is less. Students can receive scholarship assistance for up to four academic years and a maximum of \$11,200.

For additional information about the Children of Veterans Tuition Grant, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.

Michigan Alternative Student Loan (MI-LOAN®) Program

This loan program is offered by the state of Michigan for the exclusive use of students who are attending Michigan degree-granting colleges and universities. It is intended to provide assistance to those families who do not typically qualify





for gift aid and/or the traditional federal financial aid programs, or those who may need additional funds beyond what is available through traditional programs.

The MI-LOAN Program consists of two program plans: the Creditworthy Loan Program and the Credit Ready Loan Program. Both of these programs will allow the applicant to be either the student or his/her parent (biological or adoptive) or legal guardian. Applicants are encouraged to review the MI-LOAN Web site at www.miloanprogram.com to determine the plan that best meets their needs.

Eligibility Criteria

To be eligible for the MI-LOAN Program:

The applicant must:

- Be a U.S. citizen or a permanent legal resident.
- Be at least 18 years of age or an emancipated minor.
- Meet the MI-LOAN Program credit standards.



Please note:

- The **applicant** and the **student** must not be in default on any educational loans.
- The **student** must be enrolled at a Michigan degree-granting college or university and be making satisfactory academic progress toward obtaining a degree or certification as determined by the school.

Application Procedure

An electronic application may be completed and submitted by selecting the FirstApp[®] link on the MI-LOAN Web site at www.miloanprogram.com, or a student may request a paper application by calling FirstMark at 1-800-935-2275, by contacting the college's financial aid office, or by contacting the Michigan Higher Education Student Loan Authority (MHESLA) at 1-888-MHESLA1 (1-888-643-7521) or by email at mhesla@michigan.gov.

Loan Amount

The minimum loan amount is \$500 and the maximum loan amount per academic year is the cost of attendance minus the amount of financial aid for the loan period. The maximum cumulative program amount allowed to be borrowed is \$125,000.

For additional information about the MI-LOAN Program, contact the Michigan Higher Education Student Loan Authority at 1-888-MHESLA1 (1-888-643-7521), by email at mhesla@michigan.gov, or visit the MI-LOAN® Program Web site at www.miloanprogram.com.

Tuition Incentive Program (TIP)

This is an incentive program that encourages eligible students to complete high school by providing tuition assistance for the first two years of college and beyond. The program targets students with financial need, so students are encouraged to complete the FAFSA.



This program assists students in two phases:

Phase I – Pays tuition and mandatory fees for eligible students who are enrolled in an associate's degree or certificate program at a participating Michigan community college, public university, independent, nonprofit degree-granting college, federal tribally controlled college, or FOCUS: HOPE.

Phase II – Pays tuition and mandatory fees for credits earned in a four-year program at a Michigan degree-granting college or university.

A student does not have to receive Phase I benefits to be eligible for Phase II benefits. However, if starting at a Phase II school, the student will not be able to receive TIP benefits until the junior year.

Eligibility Criteria

To be eligible for the Tuition Incentive Program, the student must:

 Have (or have had) Medicaid coverage for 24 months within a 36-consecutive-month period as identified by the Michigan Department of Human Services (DHS). This can happen as early as the sixth grade.



- Submit a copy of their confirmation letter from the Michigan Department of Treasury to the financial aid office of the college or university the student will be attending.
- Graduate from high school or obtain a GED prior to age 20.
- Reguest information on filing a FAFSA.
- Be a U.S. citizen or eligible non-citizen as documented by an I-551 card, I-551C card, or INS I-94 record designating "refugee," "asylum-granted," "humanitarian parole," "indefinite parole," or "Cuban-Haitian entrant" status.
- Be a Michigan resident as determined by institutional criteria.
- Enroll at least half-time in a program for a maximum of 80 semester or 120 term credits.
- Meet the institution's Satisfactory Academic Progress (SAP) policy.
- Not have defaulted on a loan guaranteed by the Michigan Higher Education Assistance Authority or any Federal Title IV/V loan unless satisfactory arrangements have been made to repay the loan.
- Meet the additional Phase I requirement of initiating enrollment within four years of high school graduation or GED completion.
- Meet the additional Phase II requirements of having:
 - At least 56 transferable semester credits or 84 term credits.
 or
 - An associate's degree or certificate.



Application Procedure

The Michigan Department of Treasury will send an application form to the home of each student identified as eligible by the Michigan Department of Human Services (DHS). The student must then complete the application form and return it to the Michigan Department of Treasury **before** graduation from high school or GED completion **and before** their 20th birthday to activate financial eligibility for the program. Only then will the student receive a "confirmation letter."

Award Amount

Phase I covers the cost of tuition and mandatory fees. The program will pay up to a maximum of 24 semester or 36 term credits per academic year. The total program maximum is 80 semester or 120 term credits. The cost of tuition is the current in-district rate at participating Michigan community colleges. Students residing in an area that is not included in a community college district may be authorized at the out-of-district rate. For students attending participating Michigan public universities, the cost of tuition is the lower level resident rate. The maximum amount covered per credit hour is \$76 for students attending independent, nonprofit degree-granting colleges, federal tribally controlled colleges, or FOCUS: HOPE.



Phase II covers tuition and mandatory fees not to exceed \$500 per semester or \$400 per term up to the program maximum of \$2,000.

Mandatory fees for both Phase 1 and Phase 2 cannot exceed \$250 per semester/term and are defined as "only those fees that are charged to all students across the board as a requirement for enrollment at the institution." Covered fees include student activity and registration fees. No college admission or course-specific fees are covered.

For additional information about the Tuition Incentive Program including a complete list of participating Phase I and Phase II institutions, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.

Education and Training Voucher (ETV)

This program is for youth who were in foster care on or after their 14th birthday because of abuse or neglect or for youth who were adopted from foster care on or after their 16th birthday (if adopted prior to their 16th birthday the student is NOT eligible).

Eligibility Criteria

To be eligible for the Education and Training Voucher program, the student must:

- Have a high school diploma or GED certificate.
- Attend an accredited school.
- Enroll at least half-time.



Important: A student is eligible for the ETV program until their 21st birthday if they meet the above criteria. If the student participates before their 21st birthday, eligibility continues until they reach age 23 provided a grade point average of at least 2.0 is maintained.

Application Procedure

The Michigan Department of Human Services (DHS) administers this program. Applications are processed on a first-come, first-served basis. For information on applying, contact the DHS Central Office at 1-517-241-8904.

Award Amount

The ETV program provides up to \$5,000 per year to a student enrolled in an accredited college/university or other training program.

For additional information about the Education and Training Voucher program, contact the local DHS office or the DHS Central Office at 1-517-241-8904, or visit the Web site at www.michigan.gov/dhs and click on "Foster Care," then "Youth Programs," and then "Education and Training Voucher."

Police Officer's and Fire Fighter's Survivor Tuition Act

This act provides for the waiver of tuition at public community colleges and state universities for the surviving spouse and children of Michigan police officers and fire fighters killed in the line of duty. Tuition is waived for eligible survivors enrolled in classes leading to a certificate or undergraduate degree.

The deceased police officer must have been a sheriff or a sheriff deputy, village or township marshal, a police officer of any city, village, or township, an officer of the State Police, or any other police officer trained and certified pursuant to the Commission on Law Enforcement Standards Act.





The deceased fire fighter must have been a member, volunteer or paid, of a fire department or other organization that provides fire suppression or other fire-related services of a city, township, village, or county which is responsible for extinguishment of fires. This does not include a person whose job description, duties, or responsibilities did not include direct involvement in fire suppression.

The death must have been the direct and proximate result of traumatic injury incurred in the line of duty. Traumatic injury is defined as a wound or condition of the body caused by external force including but not limited to an injury inflicted by a bullet, explosive, sharp instrument, blunt object, or other physical blow, fire, smoke, chemical, electricity, climatic condition, infectious disease, radiation, or bacteria, excluding injury resulting from stress, strain, or occupational disease.

Eligibility Criteria

To be eligible for the Police Officer's and Fire Fighter's Survivor Tuition Act, the **applicant** (spouse or child) must:

- Be the spouse or child, natural or adopted, of a Michigan police officer or fire fighter who was killed in the line of duty.
- Be admitted full-time, part-time, or to summer school in a program leading to a certificate or degree at a Michigan public community college or state university.
- Be a legal resident of Michigan for 12 consecutive months preceding application.

- Provide satisfactory evidence to the Michigan Department of State Police that the applicant is an eligible child or surviving spouse of a police officer or fire fighter killed in the line of duty.
- Meet the institution's Satisfactory Academic Progress (SAP) policy for each enrolled term or semester.
- Not have received a bachelor's degree.

The **child** must:

- Be less than age 21 at the time of death of the police officer or fire fighter.
- Apply for the first time before age 21.

For additional information about the Police Officer's and Fire Fighter's Survivor Tuition Act, contact the Michigan Commission on Law Enforcement Standards at 1-517-322-3968, or visit the Web site at www.mcoles.org and click on "Law Enforcement Resources."

Michigan Rehabilitation Services (MRS)

This service provides assistance to eligible Michigan citizens with physical or mental disabilities to prepare for, enter, and maintain employment. Eligible individuals who are not able to use existing job skills or are entering the workforce for the first time may receive financial assistance for education or training. If individuals are a part of an approved plan for employment, MRS can provide funds for basic costs of training such as tuition, fees, and books. Financial support for education may be provided only when the student's financial aid and Expected Family Contribution (EFC) do not fully meet the student's academic budget.

MRS can also provide financial support with other disability-related expenses such as personal assistance services, hearing aids, and prosthesis if the student does not have insurance and there are no other available resources. MRS assists with job placement when the student's training program is completed.



Eligibility Criteria

To be eligible for Michigan Rehabilitation Services assistance, the student must:

- Have a physical or mental disability that makes it difficult to work (for example: amputation, learning problems, cerebral palsy, heart disease, deafness, emotional problems, spinal cord injury, or substance abuse) and require vocational rehabilitation services in order to work.
- Have an approved individualized plan for employment that includes education or training services.
- Be a resident of the state of Michigan.

MRS is part of the Michigan Department of Labor and Economic Growth and has offices throughout the state. For additional information and a listing of MRS district offices, call 1-800-605-6722 (1-888-605-6722 for TTY users), or visit the Web site at www.michigan.gov/mrs.

PROGRAMS FOR NATIVE AMERICANS

Michigan Indian Tuition Waiver

In 1976 the Michigan Legislature enacted Public Act 174, "an act to provide free tuition for North American Indians," in public colleges and universities in the state. This legislation is most commonly known as the "Comstock Agreement."

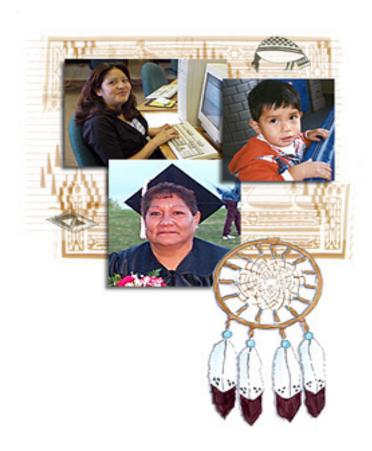
To qualify, students must be not less than one-quarter Native American heritage as certified by the applicant's tribal affiliation (Federal or State Historic Tribe). Also, the student must be a legal Michigan resident for not less than 12 consecutive months and must provide adequate proof of Michigan residency.

For additional information write to the Inter-Tribal Council of Michigan, Inc., 2956 Ashmun Street, Sault Ste. Marie, Michigan 49783, call 1-800-562-4957, or visit the Web site at www.itcmi.org.

Bureau of Indian Affairs

The U.S. Department of Interior Bureau of Indian Affairs provides assistance to those students who are enrolled tribal members regardless of their degree of Indian blood based on financial need as recommended by an accredited college or university financial aid office.

To contact the Bureau of Indian Affairs Office of Indian Education Programs, call 1-202-208-6156, or visit the Web site at www.oiep.bia.edu.



FEDERAL FINANCIAL AID PROGRAMS

The application process for each of the following federal programs is the same. Students must complete and file the Free Application for Federal Student Aid (FAFSA). For additional information on most of these programs, please refer to The Student Guide published by the U.S. Department of Education. This free publication is available at high schools, college financial aid offices, by calling 1-800-4-FED-AID (1-800-433-3243), or at www.studentaid.ed.gov. Funding and program requirements for all federal programs are subject to legislative changes. Refer to the above Web site for the most up-to-date information.



Federal Pell Grant Program

This is a grant program for undergraduate students who demonstrate financial need and have not yet completed a bachelor's or professional degree. The minimum award is \$400 and the current maximum award is \$4,050 per academic year.

Academic Competitiveness Grant (ACG) Program and National Science and Mathematics Access to Retain Talent (SMART) Grant Program

The **ACG** and the **SMART Grant** are new financial aid programs established by the federal government to encourage students to take more challenging courses in high school and to pursue college majors in high demand. These grants assist eligible students with education costs for college. Both grants became effective on July 1, 2006, and are available to students enrolled in the 2006-2007 award year.

Rigorous Program of Study

To be eligible for either grant, students must complete a "rigorous program of study" in high school. The college or university the student attends is required to certify this information from documentation provided by the high school counselor, academic advisor, or the student. The "rigorous program of study" must be similar to one of the following options:



- State Scholars Initiative This program of study currently offered in Michigan requires at least:
 - Four years of English:
 - Three years of mathematics (including algebra I, algebra II, and geometry);
 - Three years of lab science (biology, chemistry, or physics);
 - Three and one-half years of social studies; and
 - Two years of a language other than English.
- A set of courses similar to the State Scholars Initiative This program of study requires
 passing grades in the following courses:
 - Four years of English;
 - Three years of mathematics (including algebra I and a higher level course such as algebra II, geometry, or data analysis and statistics);

- Three years of science (including at least two courses from biology, chemistry, or physics);
- Three years of social studies; and
- One year of a foreign language.
- Advanced Placement (AP) or International Baccalaureate (IB) Courses and Test Scores -This program requires a minimum of:
 - Two AP or IB courses in high school and a minimum passing score on the exams for those classes.
 - A score of three or higher on AP exams and four or higher on IB exams.
- Michigan Merit Standard Curriculum This program requires:
 - Four years of English;
 - Four years of mathematics (including algebra I, algebra II, geometry, and one credit in the senior year);
 - Three years of science (including biology, chemistry, or physics, and one additional science credit):
 - Three years of social studies;
 - One year of physical education (guidelines to be developed by the Michigan Department of Education);
 - One year of visual, performing, or applied arts (guidelines to be developed by the Michigan Department of Education); and
 - One online learning experience class.

Transfer Student Eligibility

Transfer students are eligible to receive ACG or SMART Grant funds provided the student meets all eligibility requirements. The institution the student is transferring to may rely on the prior institution's documentation that the student completed a rigorous high school program of study. The student's receipt of an ACG award from a prior institution may be used as documentation.

Home Schooled Student Eligibility

Home schooled students are eligible to be awarded the ACG as long as a rigorous program of study can be documented and the student meets all other eligibility requirements. The same requirements apply to the student's eligibility for receiving the SMART Grant.

Academic Competitiveness Grant (ACG) Program

The ACG Program is available to students during their first and second academic years of an eligible undergraduate program of study.

Eligibility Criteria

To be eligible for the Academic Competitiveness Grant, the student must:

- File the FAFSA.
- Demonstrate financial need.
- Be eligible to receive a Pell Grant.



- Have completed a rigorous high school program of study.
- Be a U.S. citizen.
- Have graduated from high school after January 1, 2006 (second year students must have graduated after January 1, 2005).
- Be enrolled as a full-time first- or second-year student in a two-year or four-year degree program.
- Have a grade point average (GPA) from the first year of at least 3.0 to receive a second-year grant.

Award Amount

ACG award amounts differ in the first and second years. The maximum award in the first year of study is \$750; in the second year the maximum award is \$1,300. ACG is awarded in addition to any Pell Grant funds the student receives.

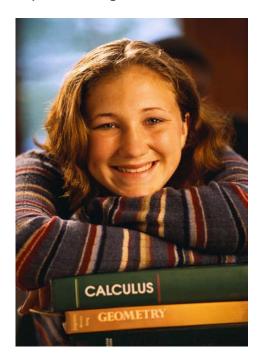
National Science and Mathematics Access to Retain Talent (SMART) Grant Program

The SMART Grant is available to students during their third and fourth academic years of an eligible undergraduate program of study.

Eligibility Criteria

To be eligible for the National Science and Mathematics Access to Retain Talent Grant, the student must:

- File the FAFSA.
- Demonstrate financial need.
- Be eligible to receive a Pell Grant.
- Have completed a rigorous high school program of study.
- Be a U.S. citizen.
- Be enrolled full-time in an eligible undergraduate program.
- Be enrolled in a four-year degree program.
- Be pursuing a major in any of the following fields of study that are considered critical to the national security of the United States:
 - Physical, life, or computer sciences;
 - Mathematics;
 - Technology;
 - Engineering; or
 - Foreign languages.
- Have a grade point average (GPA) of at least 3.0.





Award Amount

The maximum SMART Grant award amount is \$4,000 and may be awarded in each of the third and fourth years. The SMART Grant is awarded in addition to any Pell Grant funds the student receives.

For additional information about the ACG or SMART Grant programs, access the federal government Web site at www.ed.gov/admins/finaid/about/ac-smart/state-programs06.html. Also, information on the Michigan Merit Standard Curriculum may be found on the Michigan Department of Education's Web site at www.michigan.gov/mde. The section is titled: "Improving Outcomes for High School Students."

Federal Supplemental Educational Opportunity Grant (FSEOG)

This grant provides funds to undergraduate students with exceptional financial need. Priority consideration is given to Federal Pell Grant recipients. The minimum award amount is \$100 and the current maximum is \$4,000 per academic year.

Federal Work-Study (FWS)

Participating schools annually receive funding to administer the Federal Work-Study program. This program provides part-time employment for undergraduate and graduate students with financial need to assist with paying for educational expenses. Community service and work related to the student's course of study are emphasized to the extent possible. Jobs are available both on and off campus.



Federal Loans

Loans are "borrowed" money that must be repaid with interest. Students are encouraged to think carefully about the amount borrowed. Loans must be repaid with interest. It can take many years to repay the loan.

- Federal Perkins Loans Federal Perkins loans are made through participating colleges and universities to students who are undergraduate, graduate, or professional students. Students must demonstrate financial need (Federal Pell Grant recipients get top priority). An undergraduate student may borrow a maximum of \$4,000 per academic year and a maximum of \$20,000 as an undergraduate. A graduate or professional student may borrow up to \$6,000 per academic year and a maximum of \$40,000 including undergraduate loans. The interest rate is five percent.
- Federal Stafford and PLUS Loans Federal Stafford and PLUS loans are made through one of two U.S. Department of Education programs:
 - Federal Direct Loan Program Referred to as Direct Stafford loans, Direct PLUS loans, or Direct loans. Eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Students repay these loans directly to the federal government.



• Federal Family Education Loan (FFEL) Program – Referred to as FFEL Stafford loans, Federal Stafford loans, FFEL PLUS loans, or Federal PLUS loans. Private lenders provide funds that are guaranteed by the federal government. Students repay these loans to the bank or private lender that made the loan.

Whether the student (or the parent) receives a Direct or FFEL loan depends on which program the attended college or university participates in. Most schools participate in one program or the other, although some schools participate in both. It is possible for the student to receive Direct and FFEL loans but not both types for the same period of enrollment.

- Subsidized Federal Stafford Loan This loan is for undergraduate or graduate students who demonstrate need. The federal government pays the interest on the loan until the borrower begins repayment and during deferment periods. The interest rate is fixed at 6.8 percent. Currently the maximum amounts are: \$2,625 for the first year, \$3,500 for the second year, and \$5,500 for the third and fourth years of college. The total aggregate amount an undergraduate student may borrow is \$23,000.
- Unsubsidized Federal Stafford Loan This loan is non-need-based and is available for undergraduate or graduate students. The maximum amount borrowed per year is the same for an undergraduate subsidized loan, however, students may be able to borrow loan funds beyond their subsidized loan limit. Interest is charged from the time the loan is disbursed until it is paid in full. The student is responsible for interest (6.8 percent) payments while in school and during repayment.
- Federal PLUS Loan Parents with good credit history may borrow this loan on behalf of their dependent student to assist in paying for educational expenses. Parents may borrow an amount not to exceed the difference between the cost of attendance minus any other financial aid the student receives. The interest rate is a fixed rate of 8.5 percent for FFEL PLUS loans and 7.9 percent for Direct PLUS loans.



Federal Grad PLUS Loan – The Federal PLUS loan, which was previously only for parents of undergraduate students, is now available to graduate and professional students. This new program is called the Federal Grad PLUS Loan Program. Students with good credit history may borrow up to the cost of attendance minus any other financial aid received. The interest rate is a fixed rate of 8.5 percent for FFEL Grad PLUS loans and 7.9 percent for Direct Grad PLUS loans.

Robert C. Byrd Honors Scholarship

This is a federally funded merit program that is administered at the state level. The scholarship program provides approximately 200 awards per year to Michigan high school graduating seniors who have achieved superior academic records. The award amount is \$1,500 and is renewable for up to four years of undergraduate studies as long as the federal government continues to appropriate funds for the program and the student remains eligible. Recipients may use their award at any degree-granting college or university in the United States that participates in the federal student aid programs.



Students do not apply for this award and do not need to file the FAFSA; instead, each Michigan school principal may nominate one outstanding senior. The student nominated will be the student with the highest grade point average and the highest ACT or SAT score combined using a mathematical formula. The financial resources of the family are not considered in determining eligibility.

Eligibility Criteria

To be eligible for the Robert C. Byrd Honors Scholarship, the student must:

- Have a high school diploma or GED certificate.
- Be a Michigan resident.
- Be a U.S. citizen or permanent resident.
- Be enrolled as a full-time student at a degree-granting college or university in the United States.
- Register with Selective Service if required.
- Meet the institution's Satisfactory Academic Progress (SAP) policy.
- Not be in default on an educational loan.

For additional information about the Robert C. Byrd Honors Scholarship, contact the Office of Scholarships and Grants at 1-888-4-GRANTS (1-888-447-2687), by email at osg@michigan.gov, or visit the Web site at www.michigan.gov/studentaid.

Federal Leveraging Educational Assistance Partnership (LEAP)

This program provides federal matching funds to states that administer need-based student financial assistance programs. In Michigan, LEAP funds are added to the state funds appropriated for the Michigan Competitive Scholarship program. Students do not apply directly for funds from this program; rather, LEAP funds are distributed as a result of students completing the FAFSA and qualifying for the Michigan Competitive Scholarship.



For additional information about the Federal Leveraging Educational Assistance Partnership, refer to the Michigan Competitive Scholarship program under the Michigan Financial Aid Programs section of this publication.

Youth in Transition (YIT)

This is a federally funded program administered by the Michigan Department of Human Services (DHS). It is designed to assist adolescents who are in foster care or were formerly in foster care to develop the skills needed to lead independent adult lives once they are living on their own. YIT provides assistance in obtaining vocational training and postsecondary education and is a funding source available to cover expenses NOT covered by other government or community resources.



For additional information about Youth in Transition, contact the YIT office at 1-517-241-8904, by email at gibsons3@michigan.gov, or visit the Web site at www.michigan.gov.dhs and click on "Foster Care," then "Youth Programs," and then "Youth in Transition."

Federal Health and Human Services (HHS) Programs

There are a variety of financial assistance programs available to students going into selected health careers. These programs are administered by the U.S. Department of Health and Human Services. Funds are awarded directly to schools and the schools are responsible for managing and awarding funds to eligible students. Schools must follow the requirements specified by the U.S. Department of Health and Human Services.



Available student financial assistance programs are:

- Scholarships for Disadvantaged Students (SDS)
- Loans for Disadvantaged Students
- Health Professions Student Loans (HPSL)
- Primary Care Loans
- Nursing Student Loans (NSL)
- Nursing Scholarship
- National Health Service Corps (NHSC)



For additional information about these programs, contact the college financial aid office or visit the Bureau of Health Professions' Web site at www.bhpr.hrsa.gov/dsa.

Carl D. Perkins Vocational and Applied Technology Education Act

The purpose of this act is to enable Michigan community colleges to provide tuition assistance and support services to eligible students. This program is targeted to single parents, single pregnant women, displaced homemakers, non-traditional career students, and other special populations.

Financial assistance may be provided for tuition, textbooks, childcare, and transportation costs. Awards are based on the availability of funds. Federal guidelines require that those with the greatest need will be given priority for scholarships.

Eligibility Criteria

To be eligible for the Carl D. Perkins Vocational and Applied Technology Education Act, the applicant must:

- Be a single pregnant woman or a single parent who:
 - Is unmarried (i.e., divorced, widowed, or never married) or separated from a spouse.
 and

- Has a minor child or children for whom the parent has either custody or joint custody.
- Be an adult who has worked primarily without pay to care for the home <u>and</u> family, has diminished marketable skills, and is unemployed or underemployed.
- Be a displaced homemaker (i.e., homemaker, unemployed, or under-employed) who:
 - Has been dependent on the income of a relative but is no longer supported by such income,

<u>or</u>

 Because of divorce, separation, or the death or disability of a spouse must prepare for paid employment,

<u>or</u>

- Has been receiving public assistance.
- Be a woman or man who wishes to seek employment in an occupation that traditionally has been underrepresented by their gender. Applicants who are members of this population group must declare an approved non-traditional vocational program/curriculum.
- Be an adult who has limited ability in speaking, reading, writing, or understanding the English language, and whose native language is a language other than English.
- Be an individual who has documented disabilities related to hearing, speech, vision, learning, mobility, psychiatric function, or substance abuse. Also, eligible are individuals who have documented health-related impairments such as diabetes, epilepsy, heart disease, cancer, multiple sclerosis, muscular dystrophy, hemophilia, or are HIV positive.
- Be an individual from an economically disadvantaged family including foster children, Pell Grant or other financial assistance recipients, or migrants.
- Be an individual whose assessment scores indicate a need for basic skill development, has less than a 2.0 grade point average (GPA), or has multiple withdrawals or drops.
- Apply for a Federal Pell Grant by completing the FAFSA.

For additional information about the Carl D. Perkins Vocational and Applied Technology Education Act, contact the financial aid office at the community college or approved four-year institution the student plans to attend.

Military Tuition Support Programs

Educational benefits and incentives are available for veterans (and survivors and dependents of deceased veterans) who have served in the U.S. military. There are four main initiatives that make up the Military Tuition Support programs:

 Tuition Assistance – Pays up to 100 percent of the cost of tuition or expenses up to a maximum of \$250 per semester credit and a personal maximum of \$4,500 per fiscal year per student.



- **Montgomery G.I. Bill** Offers up to \$37,224 in tuition as a benefit for a three-year commitment to full-time duty. Servicemen contribute \$100 a month for a year. In return, they receive \$1,034 per month for three years.
- College Fund Programs Enlistees who become eligible for their College Fund Programs
 receive up to \$70,000 towards college tuition when combined with the Montgomery G.I. Bill and
 upon honorable discharge.
- **Loan Repayment Programs** Graduating college students may qualify to have the military repay up to \$70,000 (depending on the branch of service).

For additional information about the Military Tuition Support programs, please visit the Web site at http://www.todaysmilitary.com/app/tm/get/collegehelp/support. Additional information regarding the Montgomery G.I. Bill may be obtained by writing to the U.S. Department of Veteran Affairs Regional Office (for Michigan veterans), P.O. Box 66830, St. Louis, MO 63166-6830, by calling 1-888-442-4551, or by visiting the Web site at www.gibill.va.gov.

Reserve Officer Training Corps (ROTC), Michigan National Guard, and Selected Reserves Programs

Information about the various programs available for individuals belonging to the ROTC, Michigan National Guard, and selected reserves may be obtained by contacting the Michigan Department of Military and Veterans Affairs, Veterans Affairs Directorate, 3423 North Martin Luther King Jr. Boulevard, Lansing, Michigan 48906, by calling 1-517-335-6523, by fax at 1-517-241-0674, or by emailing questions to hessh@michigan.gov.



Education Tax Benefits

The IRS offers two tax credits to help students and parents offset the costs of higher education. The Hope Tax Credit and the Lifetime Learning Tax Credit reduce the amount of income tax an individual may have to pay. This is different than a deduction as a credit directly reduces the tax itself. It is a dollar-for-dollar reduction in an individual's final tax liability.



- Hope Tax Credit The benefit of the Hope Tax Credit is that an individual may be able to claim a
 credit of up to \$1,500 for qualified education expenses paid for each eligible student. The amount
 of the Hope Tax Credit may be limited by the amount of the individual's income and the amount of
 the individual's tax. It is available for first- and second-year students enrolled at least half-time.
- **Lifetime Learning Tax Credit** The Lifetime Learning Tax Credit is a tax benefit equal to 20 percent of a family's tuition expenses, up to \$10,000, for virtually any postsecondary education and training. This tax credit applies to undergraduate, graduate, and professional schools. Students may be enrolled less than half-time.

For additional information about the Hope Tax Credit and the Lifetime Learning Tax Credit, as well as other tax benefits for postsecondary students, call 1-800-829-1040 (1-800-829-4059 for TTY) and ask for IRS Publication 970, *Tax Benefits for Higher Education*, or visit the Web site at www.irs.gov.

SEARCHING FOR SCHOLARSHIPS

Everyone needs money for college. While searching for it may seem illusive at times, take heart – financial assistance is available. An often-seen statement is that "billions of dollars in privately funded scholarship awards go unused because students and families do not know of the availability or where to apply." To date, the claim of "billions of dollars" has not been substantiated, but it is plausible that scholarship dollars are not awarded because people don't apply.

It takes a great deal of persistence to search for scholarship monies that are outside the realm of the state and federal governments and colleges and universities. However, possibilities exist for students who know what the search involves and how to maximize the potential for positive results.

Go the Traditional Route First

Upon acceptance to a college, check with the college admissions office about scholarships. Also check with the college financial aid office for a comprehensive listing of all types of aid the institution has for its students including scholarships offered by the department of the student's major field of study. Conduct a Web search of private foundations as many of them sponsor college scholarships promoting the foundation's specific interests.



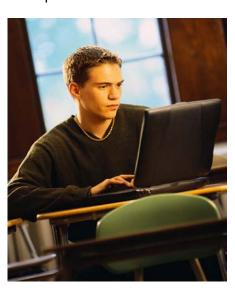
Apply for local scholarships such as those sponsored by organizations in the student's surrounding community or state. Typically the pool of applicants is smaller which increases the chance of being selected as an award recipient. Students should contact their high school guidance counselor for a list of locally sponsored scholarships.

Explore funding through community sources and private agencies. Consider the following:

- Determine possible academic majors, then contact professional organizations pertaining to the academic major for information about awards available for postsecondary education.
- Check with local businesses and the parents' places of employment for scholarships.
- Check with local civic and social clubs or organizations for scholarships.
- Students of a minority racial/ethnic background are encouraged to explore funding through community organizations. Check with the school minority affairs office for specific sources.
- Students affiliated with a religious group could check with the appropriate religious group for possible awards.

Scholarship Search Services

Scholarship search services became particularly abundant in the 1990s. During that time and since, a number of them have been shut down by the U.S. Department of Justice. Those that did not



make unlawful guarantees or promises have maintained their service. Periodically, these companies review their database listings to keep the information current.

Searching for scholarships other than those awarded by the federal government, state government, or colleges and universities is typically a tedious process. It is up to the student to contact the sources sponsoring the scholarships, obtain the application, write the essay, gather the necessary letters of recommendation, and meet the application deadline. The mission of the student engaged in a scholarship search could be titled, "leave no stone unturned." The scholarship search process requires students to:

- Start searching and apply early in their junior year of high school.
- Apply for the scholarships that most fit the student's talents, skills, achievements, and interests.
- · Be organized.
- Be mindful of deadlines and meet them.
- Write the required essay and have someone else read it for clarity and proofread it for grammar and punctuation.
- Follow the process through to completion.



The Application Process

Online scholarship search services help students locate scholarships, grants, and fellowships that are found separate from federal, state, and institutional sources. This is a personalized search that links the student to a scholarship database. The search service will conduct a matching process of the student's personal profile to the award criteria set by the sponsoring organization of the scholarship or grant. The student profile is a questionnaire requesting information about the student's background and interests. Examples of the information requested are:

- High school activities
- Community or voluntary service involvement
- Academic or career interests
- ACT / SAT score
- Grade point average, etc.

Within a few days of submitting the profile online, the student receives a list of the scholarships or grants for which they are eligible to apply, or have been matched with, based on the information provided on the questionnaire and qualifying award criteria. Next, the student needs to sort through the list, and go online and read the qualifying criteria for

the awards. It is recommended that the student first apply for the scholarships with the qualifying criteria that they most closely meet. This will help the student focus on the scholarships they have a better chance of winning. Many of the awards require that the student write an essay. Hopefully, the closer the match, the easier it will be for the student to write an essay about a topic on which they are knowledgeable or are interested.

Scholarship search databases contain hundreds of thousands of scholarship and grant resources to which the student could potentially be matched. Remember that these databases are available to students throughout the nation. Thus it is very important that students be mindful of meeting the application requirements and the submission deadlines. It is feasible that over 100,000 students are applying to a sponsor that has 250 scholarships available. Not completing the application or missing the submission deadline will eliminate a student who would otherwise qualify. The sponsors use this as one way to narrow the pool of applicants for review.

Scholarship Search Web Sites

The following list represents a few of the potentially useful scholarship search Web sites where students may conduct a scholarship search. This is not an exhaustive list of Web sites. However, these sites have been operating for quite some time without legal problems. Some of them use the same database of scholarship information, and some of them have links to other financial aid-related sites. In addition, these sites offer students and families other useful information for college planning.



Finally, students need to be aware that scholarship search services are business entities, and lending institutions sponsor many of them. Therefore, students may receive information from lending institutions regarding the types of loans they offer. Students are not obligated to respond to any of these notices.

Start searching today and follow all the steps toward a successful outcome.

www.michigan.gov/studentaid www.internationalscholarships.com

www.mapping-your-future.org www.collegeboard.com

<u>www.scholarshipsforhispanics.org</u> <u>www.thomsonpeterson.com</u>

<u>www.uncf.org</u> <u>www.ncaa.org</u>

Scholarship Scams – "If it sounds too good to be true . . ."

In the process of putting together plans to pay for college, be careful not to get involved with unscrupulous companies that use high-pressure sales techniques and methods. Remember the old adage: "If it sounds too good to be true, it probably is." Use caution and check into the company's business practices before giving out any personally identifying information or signing a contract.

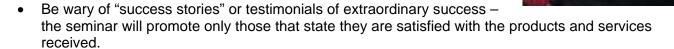
How does a student know whether or not they have received information that may constitute a scholarship scam? Following are examples of wording that the U.S. Department of Education and the Federal Trade Commission (FTC) caution borrowers to be suspicious of:

- "The scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work."

- "The scholarship will cost some money."
- "You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist" in a contest you never entered.

If students or parents attend a seminar sponsored by a company offering financial aid consulting services, or a company offers to assist with searching for scholarships or with filing the FAFSA, the FTC suggests following these steps:

- Take some time. Don't be rushed into signing a contract or paying any money at the seminar. Avoid high-pressure sales pitches that require buying now or risk losing out on the opportunity. Solid opportunities are not sold through nerve-racking tactics.
- Investigate the organization. Talk to a guidance counselor or financial aid advisor before spending the money. The same help may be available for free.



- Be cautious about purchasing from seminar representatives who are reluctant to answer questions or who give evasive answers to questions. Legitimate business people are more than willing to give out information about their service.
- Ask how much money is charged for the service, the services that will be performed, and the
 company's refund policy. Get this information in writing. Keep in mind that despite stated refund
 policies, the money given to an unscrupulous operator might never be recouped.

If the student thinks they have received information that could be a scam or have been contacted by someone who uses statements similar to the ones above, contact the FTC. The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers avoid them. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

In 1996 the FTC initiated Project ScholarScam as a continuous project to prevent and prosecute scholarship fraud. The project includes a comprehensive consumer education campaign.

Following Project ScholarScam, in 2000 Congress enacted The College Scholarship Fraud Prevention Act. According to the provisions of the act, Congress requires that the U.S. Department of Education, the FTC, and the Department of Justice (DOJ) submit a consolidated report assessing the



type and number of fraudulent scholarship incidents reported since enacting the law. Together, the three federal agencies continue to monitor new targets and provide educational materials to protect consumers against fraudulent practices. The FTC and the DOJ coordinate their efforts to take civil/criminal actions when appropriate.

To file a complaint or to get free information on consumer issues call 1-877-FTC-HELP (1-877-382-4357) or TTY at 1-866-653-4261, or visit the Web site at www.ftc.gov. Consumers may also check the reputation of scholarship search services or any other financial aid services by contacting the Better Business Bureau at www.bbb.com or the Michigan Attorney General's Office at www.michigan.gov/ag.

JUNIOR YEAR COLLEGE PLANNING

Now is the time to put into motion those plans you have for your future. There is a lot to be done between now and the time you graduate from high school. The planner below will help you stay on track.

	SEPTEMBER
	Talk to your guidance counselor and teachers about the following:
	 Availability of and enrollment in Advanced Placement classes.
	 Schedules for the PSAT, SAT I, SAT II, ACT, and Advanced Placement exams.
1	Sign up and prepare for the exams you've decided to take.
1	Ask for a preview of your academic record and profile, determine what gaps or weaknesses there are, and get suggestions on how to strengthen your candidacy for the schools in which you are interested.
1	Obtain schedules and forms for the SAT I, SAT II, ACT, and Advanced Placement exams.
1	Register for the PSAT exam offered in October. Remember that when you take the PSAT in your junior year, the scores will count towards the Merit Scholarship Corporation Programs.
	OCTOBER
1	Take the PSAT. Narrow your list of colleges to include a few colleges with requirements at your current Grade Point Average (GPA), a few with requirements above your current GPA, and at least one with requirements below your GPA.
1	Start researching your financial aid options.
1	Begin scheduling interviews with admissions counselors. If possible, schedule tours of the campus on the same days.
	NOVEMBER/DECEMBER
1	Review your PSAT results with your counselor in order to identify your strengths and to determine the areas that you may need to improve upon.
1	Depending on the results of your PSAT, you may want to consider signing up for an SAT preparatory course.
JANUARY/FEBRUARY	
	Take campus tours online or in person to further narrow your list of colleges to match your personality, GPA, and test scores.
1	Register for the March SAT and/or the April ACT tests.
1	Find out from each college the deadlines for applying for admission and which tests to take.
	MARCH/APRIL
	Take the March SAT I exam and/or the April ACT test.
1	Sign up for Advanced Placement exam(s).
	MAY/JUNE MAY/JUNE
1	Talk to teachers about writing letters of recommendation for you.
1	Take Advanced Placement, SAT I, SAT II, and ACT exams.
1	Add any new report cards, test scores, honors, or awards to your file.
1	Visit colleges. Call ahead for appointments with the financial aid, admissions, and academic advisors at the college(s) in which you are most interested.
	Check your transcripts to make sure you have all the credits you need to get into your college of choice. Find out from the colleges to which you are applying whether or not they need official copies of your transcript.
	JULY/AUGUST
	Practice writing online applications, filling out rough drafts of each application without submitting them.
1	Review your applications, especially the essays. Ask family, friends, and teachers to review your essays for grammar, punctuation, readability, and content.
	Decide if you are going to apply under a particular college's early decision or early action programs. This requires you to submit your application early, typically between October and December of your senior year, but offers the benefit of receiving the college's decision concerning your admission early, usually before January 1.

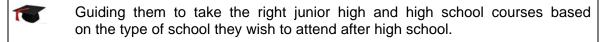
SENIOR YEAR COLLEGE PLANNING

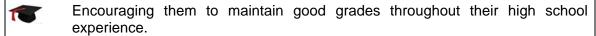
Your senior year of high school is a busy time with lots to do to make sure you are ready for your first day as a college freshman. This planner will help you track the steps that will lead you to your goal.

SEPTEMBER		
	Check your transcript to make sure you have all the credits you need to get into your college of choice. Find out from the colleges to which you are applying whether or not they need official copies of your transcript.	
1	Register for October/November SAT I, SAT II, and ACT tests.	
	Most early decision and early action applications are due between October 1 and November 1.	
OCTOBER		
1	Make a final list of schools that interest you and keep a file of deadlines and required admission items for each school.	
	Take SAT and/or ACT tests. Have the official scores sent by the testing agency to the colleges/universities that have made your final list of schools.	
	Register for December or January SAT I and/or SAT II tests.	
NOVEMBER/DECEMBER		
1	Submit your college admission applications.	
1	Early decision replies usually arrive between December 1 and December 31.	
	If you haven't already done so, make sure your official test scores are being sent to the colleges to which you are applying.	
	Schedule any remaining required interviews.	
JANUARY/FEBRUARY		
	Complete and submit your college financial aid application and the Free Application for Federal Student Aid (FAFSA) between January 1 and March 1, and check for other financial aid options. To fill out the FAFSA, visit www.fafsa.ed.gov .	
	Make sure your parents have completed their income tax forms in anticipation of the financial aid applications. If they have not completed their taxes, providing estimated figures is acceptable.	
	Request that your high school send your official transcripts to the colleges to which you are applying.	
	If you completed a paper FAFSA you should receive your Student Aid Report (SAR) within six weeks. If you filed electronically you should receive your SAR within 7-10 days.	
	Complete your scholarship applications.	
	Contact the financial aid office of the college(s) to which you have applied to make sure that your information has been received and that they have everything they need from you.	
	MARCH/APRIL	
T	You will start hearing from colleges as to whether or not you have been accepted.	
	Compare your acceptance letters, financial aid awards, and scholarship offers.	
	MAY/JUNE	
T	Take Advanced Placement (AP) exams for any AP subjects you studied in high school.	
	You should make a decision by May 1 as to which college you will be attending and notify the school by mailing your commitment deposit check.	
	Have your high school send your final transcript to the college you will be attending.	
	Contact your college to determine when fees for tuition and room and board are due and how much they will be.	
	JULY/AUGUST	
	Participate in any summer orientation programs for incoming freshmen.	

PARENTS: HELP YOUR CHILD PREPARE FOR COLLEGE

There are a number of things that you, as a parent, can do to facilitate your child's goal of a successful college experience. Help your child prepare early for college by:





Working with them to decide on the right college or university by researching the institution's curriculum, size, type, and affordability. Parents should also encourage campus visits.

Helping them obtain and complete admissions applications.

Assisting them with essays and preparing for admissions interviews.

Saving for college and learning about the financial aid available.

Facilitating the processing of the Free Application for Federal Student Aid (FAFSA) by reporting all required financial information.





Parents:

Attend a college fair or financial aid presentation before your child is ready to attend college.

GLOSSARY OF TERMS

Ability-to-Benefit: The basis on which a student without a high school diploma, a recognized equivalent, or a General Educational Development (GED) certificate may qualify for federal student aid. The U.S. Department of Education maintains a list of tests approved for measuring a student's ability-to-benefit from the educational program in which the student wants to participate. The test must be administered before the school admits the student.

Academic Year: A period of time schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester, during which a student must complete 24 semester hours. Academic years vary from school to school, and even from educational program to educational program at the same school.

Achievement Tests: Standardized tests required by some colleges to measure student achievement in specific areas of study such as English, math, or science. The ACT and SAT tests are examples of such tests.

ACT Assessment: A group of tests administered by ACT and required or recommended by many colleges as part of the admission process. The tests measure educational development in English, math, reading, and science reasoning, and are given at specified test centers throughout the year. The highest score possible is 36.

Admission Requirements: Many colleges and universities outline specific requirements such as high school grade point average, standardized test scores, high school courses, etc., that students must meet to be considered for admission.

Application Fee: A charge to process a student's admission application. In some cases, this fee is waived if a student shows financial need.

Associate's Degree: The degree granted by colleges after students satisfactorily complete a two-year, full-time program of required courses, or its part-time equivalent. Many types of colleges, including community colleges, technical colleges, and colleges and universities that offer bachelor's degrees, offer these degrees.

Award Letter: An official document issued by a financial aid office listing all of the financial aid awarded to the student. The award letter will also include information about the cost of attendance, as well as the terms and conditions of the financial aid.

Bachelor's Degree: The degree granted by colleges after students satisfactorily complete a four- or five-year, full-time program of required courses, or its part-time equivalent.

Campus-based Awards: Financial aid programs administered by the institution. The federal and state governments provide the institution with a fixed annual allocation that is awarded to deserving students by the financial aid administrator. Students do not apply directly for these programs. The college financial aid officer reviews a student's FAFSA to determine eligibility. The student is notified through the college award letter.

Certificate: A credential given to students for completing a specified list of courses. Usually requires sixty (60) or fewer credits. Its purpose is to certify that a student has developed expertise in a certain area. It may stand alone or may be part of a degree program.

College: An institution of higher learning offering studies that lead to an academic degree. A college can be part of a larger university system.

College Catalog: A book published by the college describing requirements for admission and graduation, degrees offered, course descriptions, services, policies, procedures, faculty, costs, student rights and responsibilities, etc.

College Preparatory Subjects: Courses taken in high school that are viewed by colleges and universities as strong preparation for college work.

College Scholarship Service (CSS): A branch of the College Entrance Examination Board. This organization processes the supplemental PROFILE, a financial aid form required by some institutions.

Community College: A college that offers programs (usually two years or less for full-time students) that prepare students for immediate employment or for transfer to an institution offering bachelor's degrees.

Cost of Attendance: The total cost of attending a postsecondary institution for one academic year. This includes tuition and fees, room and board, books and supplies, transportation, and miscellaneous expenses. The student's financial aid eligibility is the difference between the cost of attendance and the Expected Family Contribution (EFC) as computed by the federal government using the FAFSA.

Degree: An academic title given to college graduates upon completion of a program or course of study, i.e., Bachelor of Arts (B.A.), Bachelor of Science (B.S.), Master of Arts (M.A.), or doctorate degree (Ph.D.).

Early Admission: A process that allows high school students to take the necessary standardized tests and apply early in their senior year for admission to some colleges/universities.

Expected Family Contribution (EFC): The amount a student and his or her family are expected to pay toward a student's cost of attendance. This amount is part of a formula established by Congress to determine financial aid eligibility using the FAFSA.

FAFSA: See Free Application for Federal Student Aid.

Federal Direct Loans: Loans that are made by the federal government directly to qualifying students and parents through participating colleges.

Federal Methodology: The approved need analysis formula used to determine the family's ability to pay for postsecondary education.

Fee: Money charged by a college for services provided to a student. Fees are often charged for admission, registration, graduation, health services, lab materials, and recreational facilities.

Financial Aid: Federal, state, institutional, and private programs that help students pay for college costs. Financial aid can be in the form of grants and scholarships, loans, or work-study programs.

Financial Aid Package: The total amount of financial aid that a school awards a student. Federal and state aid such as loans, grants, scholarships, or work-study are combined into a "package" to help meet the student's cost of attendance. This package fills the gap between the parents' contribution and the total cost of college. The amount may change from year to year.

Financial Need: The difference between the cost of education and what the family can reasonably be expected to contribute.

Free Application for Federal Student Aid (FAFSA): The form a student must use to apply for federal financial aid for college. The electronic FAFSA allows students to apply for Title IV financial aid online using a computer instead of paper. The form may be obtained on the Web at www.fafsa.ed.gov.

Full-time Student: A student who carries a minimum number of credits or hours to be considered "full-time" by a college. The number of credits may vary from college to college but is usually 12 credits per quarter or semester.

General Educational Development (GED) Test: A test that measures the knowledge and skills usually learned in high school. A person who passes the GED test earns a General Educational Development (GED) certificate.

Gift Aid: Financial aid that is not repaid, such as grants and scholarships.

Grade Point Average (GPA): The average of a student's course grades, generally based on a 4.0 scale.

Graduate Student: A student who has earned a bachelor's degree and is working on an advanced degree such as a master's degree or doctorate degree.

Grant: An award that is based on financial need and does not require repayment. Grants are available through the federal government, state agencies, and educational institutions. Often referred to as "gift aid."

Loan: Financial aid that must be repaid with interest after a student leaves school.

Major: The subject of study in which a student chooses to specialize. Colleges and universities specify the number of credits needed to receive a major in a particular area, the sequence of courses, and the level of courses necessary to complete the requirements.

Master's Degree: An advanced college degree earned after a bachelor's degree, usually taking two years for a full-time student to complete.

Merit-based Awards: Monetary awards based on excellence in academics, leadership, volunteerism, athletic ability, and other areas determined by the granting organization, a college or university, or an individual. They are not based on financial need.

Need Analysis Form: A form, filled out by the student and/or family members, used to determine the amount of financial aid the student is eligible to receive. The FAFSA is a need analysis form.

Need-based Awards: Awards to students who demonstrate that they and their family cannot pay for all of the cost of postsecondary education on their own.

Non-need-based Awards: Awards to students who do not demonstrate financial need or who have additional college expenses that exceed need-based or merit-based need.

Parental Contribution (PC): The amount a student's parent(s) can be expected to contribute to their son's or daughter's education; based on an analysis of income and assets.

Part-time Student: A student enrolled in a number of course credits or hours that are less than full-time, usually less than 12 credits per semester.

Postsecondary: Education or career training after a student graduates from high school. This refers to college or university (two- or four-year), career or technical schools, etc.

Private/Independent College or University: A non-state-assisted college or university that relies on private funding, tuition, and fees.

Private Loans: Private loans (such as MI-LOAN) provide supplemental funding when other financial aid does not cover costs. Banks or other financial institutions and schools offer these loans to parents and students (not sponsored by government agencies).

PROFILE: A customized financial aid application required at certain colleges (many private colleges) that collects additional financial information to determine eligibility for institutional aid. A fee is charged to the student for processing the PROFILE.

PSAT: The preliminary SAT which prepares students for the SAT and if taken during the junior year is part of the qualifying criteria for the National Merit Scholarship Corporation Programs. A student usually takes this test as a high school sophomore or early in the junior year. Sometimes abbreviated as PSAT/NMSQT.

Public Colleges or Universities: Schools supported by the state (the state pays part of the school's operating costs).

Room and Board: The cost for living in residence halls or other campus housing (room) and receiving meals from the campus food service (board).

SAT I: A standardized admission test published by the College Entrance Examination Board. This test concentrates on verbal and mathematical reasoning abilities and is offered at test centers throughout the academic year. The maximum score for both sections combined is 2,400.

SAT II: One-hour exams that test proficiency in 15 different subject areas. They are required by some schools in addition to the SAT I.

Satisfactory Academic Progress (SAP): Completion of courses according to school standards. Satisfactory Academic Progress must be achieved to receive financial aid.

Scholarship: Non-repayable financial award for academic and other achievements (music, athletics, etc.). Often referred to as "gift aid." Check with the scholarship source to determine whether the award is renewable.

Student Aid Report (SAR): Report of the government's review of a student's FAFSA. The SAR is sent to the student and released electronically to the schools that the student lists on the FAFSA. The SAR indicates if the student is eligible for financial aid.

Student Contribution (SC): The contribution expected from the student toward his or her education. For dependent students, it includes some contribution from earnings, previous savings, and any other resources. For independent students, it includes a contribution from taxable and untaxed income, savings, and any other resources.

Technical School: A postsecondary vocational school that trains students in a variety of skills, especially in the manual trades, health care, and computer technology.

Transcript: An official copy of a student's academic record. It includes semesters attended, courses taken, grades received, and units or credits accumulated.

Tuition: The cost of classes or credits at a school, college, or university.

Undergraduate: Student working towards a bachelor's degree.

University: A postsecondary institution that includes several "colleges" or "schools," grants graduate degrees, and may have research facilities.

Verification: A requirement in federal financial aid programs whereby certain students are requested to provide additional documentation to verify the data on the financial aid application.

Veteran: For federal financial aid purposes, a veteran is defined as a former member of the U.S. Armed Forces who served on active duty and was discharged other than dishonorable.

Vocational School: A school at the secondary level that offers instruction and practical introductory experience in skilled or semi-skilled trades such as mechanics, carpentry, plumbing, and construction.

Work-Study Program: A federal and/or state-funded program that makes part-time jobs available to students with financial need.





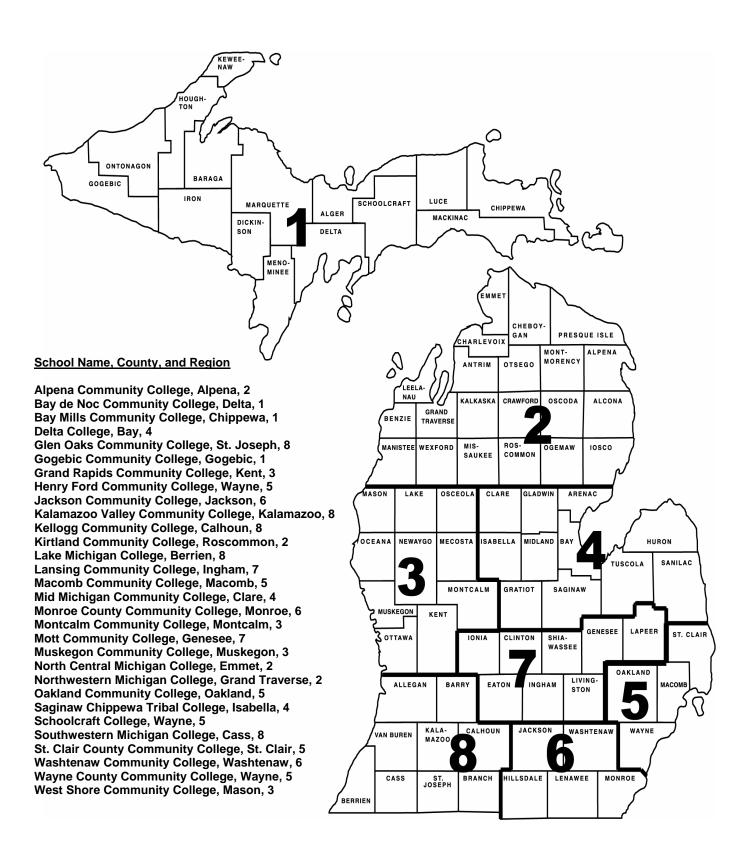




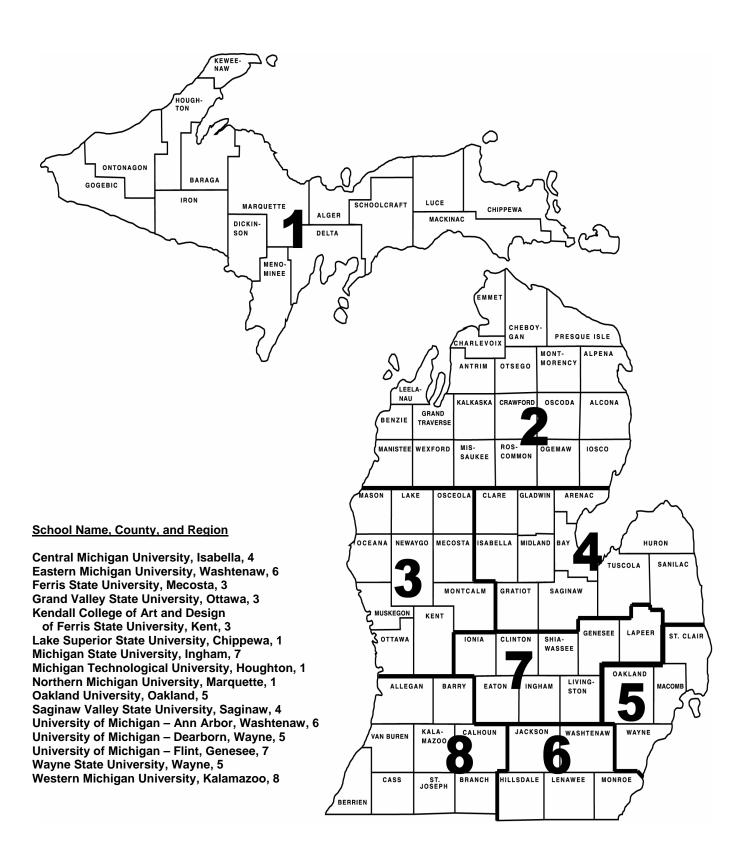




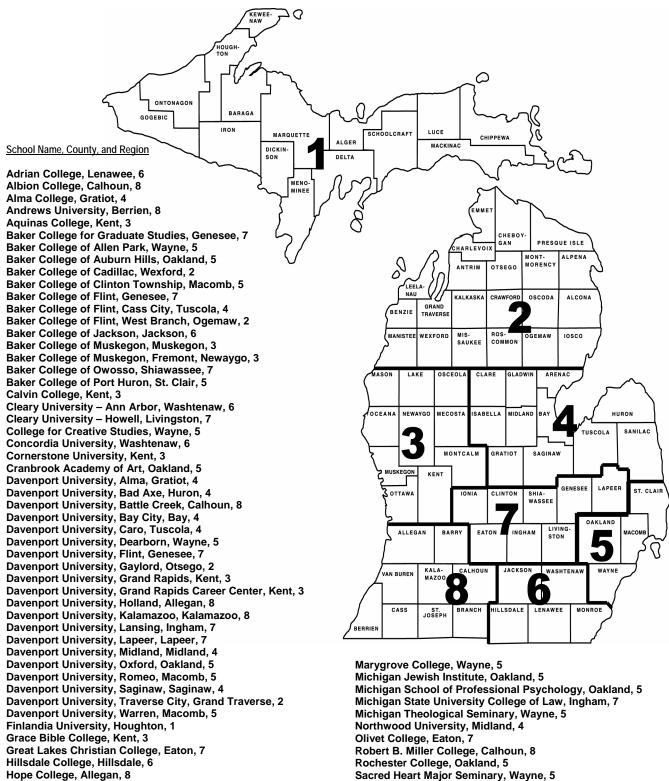
MICHIGAN PUBLIC COMMUNITY COLLEGES



MICHIGAN PUBLIC FOUR-YEAR UNIVERSITIES



MICHIGAN TWO- AND FOUR-YEAR INDEPENDENT COLLEGES AND UNIVERSITIES



Sacred Heart Major Seminary, Wayne, 5 Siena Heights University, Lenawee, 6 Spring Arbor University, Jackson, 6 Thomas M. Cooley Law School, Ingham, 7 Unversity of Detroit Mercy, Wayne, 5 Walsh College, Oakland, 5 Western Theological Seminary, Allegan, 8 Yeshiva Gedolah of Greater Detroit, Oakland, 5

Madonna University, Wayne, 5

Kalamazoo College, Kalamazoo, 8

Lewis College of Business, Wayne, 5

Lawrence Technological University, Oakland, 5

Marquette General Health System School of Radiology, Marquette, 1

Kettering University, Genesee, 7

Kuyper College, Kent, 3

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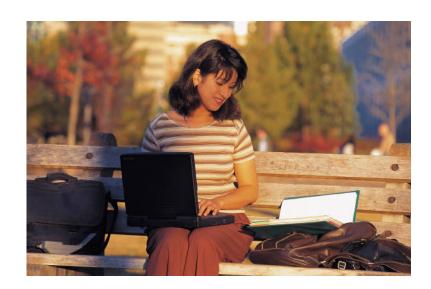








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CONTACT INFORMATION

Office of Scholarships and Grants

P.O. Box 30462

Lansing, MI 48909-7962

Web site: www.michigan.gov/studentaid

Email: osg@michigan.gov

1-888-4-GRANTS (1-888-447-2687)

For questions about:

- Michigan Merit Award (MMA)
- Michigan Competitive Scholarship (MCS)
- Michigan Tuition Grant (MTG)
- Michigan Educational Opportunity Grant (MEOG)
- Adult Part-Time Grant (APTG)
- Michigan Work-Study (MWS)
- Michigan Nursing Scholarship (MNS)
- Children of Veterans Tuition Grant (CVTG)
- Tuition Incentive Program (TIP)
- Robert C. Byrd Honors Scholarship
- Federal Leveraging Educational Assistance Partnership (LEAP)

Michigan Guaranty Agency

P.O. Box 30047

Lansing, MI 48909-7547 Web site: www.mgaloan.com Email: mga@michigan.gov 1-800-MGA-LOAN (1-800-642-5626)

For questions about:

- Federal Family Education Loan Program (FFELP)
- Defaulted Student Loans
- Student Loan Issues
- Publications
- Students Loan Brochures
- Repayment/Interest Charts
- Scholarship and Grant Information
- Additional Services
- Personalized Customer Service
- Default Aversion
- Outreach and Financial Aid Presentations
- Claims and Collections

Michigan Education Trust

P.O. Box 30198

Lansing, MI 48909-9901

Web site: www.setwithmet.com Email: treasMET@michigan.gov 1-800-MET-4-KID (1-800-638-4543)

For questions about:

Michigan Education Trust (MET)

Michigan Education Savings Program

P.O. Box 30361

Lansing, MI 48909-7861 Web site: www.misaves.com Email: misaves@tiaa-cref.org 1-877-861-MESP (1-877-861-6377)

For questions about:

Michigan Education Savings Program (MESP)

Michigan Higher Education Student Loan Authority

P.O. Box 30051

Lansing, MI 48909-7551

Web site: www.michigan.gov/studentaid

Email: mhesla@michigan.gov 1-888-MHESLA1 (1-888-643-7521)

For questions about:

- MI-LOAN® Program
- Michigan Students First Program
- Michigan Advantage Consolidation Loan Program
- Michigan Engineering Incentive

Student Financial Services Bureau

P.O. Box 30047

Lansing, MI 48909-7547

Web site: www.michigan.gov/studentaid

Email: sfs@michigan.gov 1-800-642-5626, Extension 37054

For all other questions regarding financial aid in Michigan.

For financial aid information from the federal government, call 1-800-4-FED-AID (1-800-433-3243) or visit the Web site at www.studentaid.ed.gov.



Student Financial Services Bureau Michigan Department of Treasury

Our mission is to excel in assisting citizens to pursue postsecondary education by providing equality of access to student financial resources and information.